

In re:
Elaine Jones
Debtor

Case No. 15-15969-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 11, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

Recip ID	Recipient Name and Address
db	+ Elaine Jones, 5112 Wynnefield Avenue, Philadelphia, PA 19131-2316
13655517	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14440471	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
13864890	+ PROF-2013-S3 Legal Title Trust IV, By U.S. Bank, 440 S. LaSalle Street Ste. 2000, Chicago, IL 60605-5011

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 12 2021 01:27:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Jun 12 2021 01:26:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13625564	EDI: BECKLEE.COM	Jun 12 2021 03:23:00	American Express Bank, FSB, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13583498	Email/Text: megan.harper@phila.gov	Jun 12 2021 01:27:00	City of Philadelphia, Tax Unit, Law Department, 1401 John. F Kennedy BLVD., 5th Floor, Philadelphia, PA 19102
13612409	EDI: CAPITALONE.COM	Jun 12 2021 03:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13583501	EDI: IRS.COM	Jun 12 2021 03:23:00	Internal Revenue Service, 600 Arch Street RM 5200, Philadelphia, PA 19106
13674702	+ EDI: MID8.COM	Jun 12 2021 03:23:00	Midland Credit Management, Inc. as agent for, MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13645124	EDI: PRA.COM	Jun 12 2021 03:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13586898	+ EDI: PENNDEPTREV	Jun 12 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
13586898	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2021 01:26:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
13649057	+ Email/Text: bankruptcy@pb.com	Jun 12 2021 01:27:00	Pitney Bowes Inc, 27 Waterview Dr, 3rd Fl, Shelton CT 06484-4361
13726396	EDI: Q3G.COM	Jun 12 2021 03:23:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14177608	+ Email/Text: bknotices@sns.com	Jun 12 2021 01:27:00	U.S. Bank Trust National Association, C/O SN Servicing Corp., 323 5th Street, Eureka, CA

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jun 11, 2021

Form ID: 3180W

Total Noticed: 16

95501-0305

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2021 at the address(es) listed below:

Name	Email Address
ALBERT JAMES MILLAR	on behalf of Creditor PA Dept of Revenue RA-occbankruptcy3@state.pa.us RA-occbankruptcy6@state.pa.us
BRAD J. SADEK	on behalf of Debtor Elaine Jones brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
DANIELLE BOYLE-EBERSOLE	on behalf of Creditor MTGLQ Investors LP c/o Rushmore Loan Management Services dboyle-ebersole@orlans.com, pfranz@hoflawgroup.com
JEROME B. BLANK	on behalf of Creditor Ditech Financial LLC paeb@fedphe.com
JEROME B. BLANK	on behalf of Creditor DITECH FINANCIAL LLC paeb@fedphe.com
JILL MANUEL-COUGHLIN	on behalf of Creditor CITIMORTGAGE INC. bankruptcy@powerskirm.com
JILL MANUEL-COUGHLIN	on behalf of Creditor FAY SERVICING LLC bankruptcy@powerskirm.com
JILL MANUEL-COUGHLIN	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirm.com
JILLIAN NOLAN SNIDER	on behalf of Creditor U.S. Bank Trust National Association as Trustee of Chalet Series III Trust jsnider@fbtlaw.com agilbert@tuckerlaw.com
JOSHUA I. GOLDMAN	on behalf of Creditor Ditech Financial LLC Et Al... Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
JOSHUA I. GOLDMAN	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
KEVIN S. FRANKEL	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pa-bk@logs.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jun 11, 2021

Form ID: 3180W

Total Noticed: 16

KRISTEN D. LITTLE

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com,
klittle@logs.com;logsecf@logs.com

LEEANE O. HUGGINS

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com

MARIO J. HANYON

on behalf of Creditor Ditech Financial LLC wbecf@brockandscott.com wbecf@brockandscott.com

PAMELA ELCHERT THURMOND

on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov karenablalock@phila.gov

ROBERT J. DAVIDOW

on behalf of Creditor DITECH FINANCIAL LLC robert.davidow@phelanhallinan.com

ROBERT J. DAVIDOW

on behalf of Creditor Ditech Financial LLC robert.davidow@phelanhallinan.com

THOMAS I. PULEO

on behalf of Creditor Ditech Financial LLC FKA Green Tree Servicing LLC tpuleo@kmlawgroup.com
bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 21

Information to identify the case:

Debtor 1	<u>Elaine Jones</u>	Social Security number or ITIN	xxx-xx-1348
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-15969-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Elaine Jones

6/10/21

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.